RESEARCH HIGHLIGHT

June 2004

Socio-economic Series 04-027

2001 CENSUS HOUSING SERIES: ISSUE 5
GROWTH IN HOUSEHOLD INCOMES AND SHELTER COSTS, 1991-2001

INTRODUCTION

Issue 1 of the *2001 Census Housing Series* examined the proportion of households spending less than 30% of their before-tax incomes on shelter—a widely used benchmark for assessing housing affordability. This issue complements that analysis by looking at changes in household incomes and shelter costs between 1991 and 2001.

Shelter costs describe what households actually spend on housing each month. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, they include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

Together, Issue 1 and this issue outline the shifts in expenditure patterns behind findings described in other issues of the *2001 Census Housing Series* that draw on a composite measure of acceptable housing that integrates indicators of housing adequacy, suitability and affordability. According to this measure, acceptable housing is a dwelling that is in adequate condition, of suitable size and affordable.

- **Adequate** dwellings are those reported by their residents as not requiring any major repairs.
- **Suitable** dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.[1]
- **Affordable** dwellings cost less than 30% of before-tax household income.

A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local housing that meets all three standards.

The second issue of the *2001 Census Housing Series* showed that the percentage of Canadian households in core housing need rose between 1991 and 1996, and dropped from 1996 to 2001. A similar rise and fall in the incidence of households in housing that did not meet the affordability criterion was described in the third issue of the series. As shown below, these findings are consistent with the relative strengths of income and shelter cost growth during the two periods.

[1] According to the National Occupancy Standard (see *Core Housing Need in Canada*, CMHC, 1991, p. 4) enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).

CMHC SCHL

HOME TO CANADIANS

Canada

63580

FINDINGS

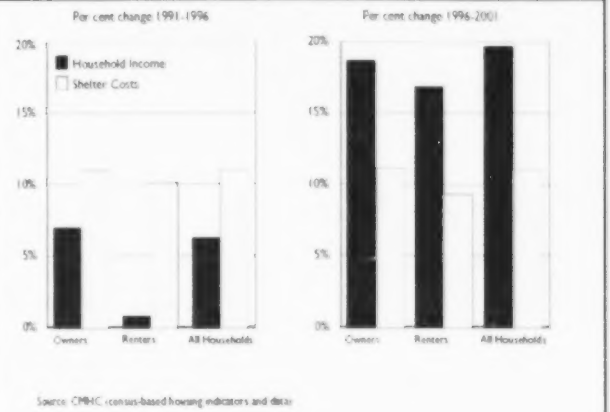
Buoyed by improved performance of the Canadian economy, average household incomes increased more rapidly than average shelter costs in the late 1990s. The reverse was true of the first half of the 1990s when employment and income growth were comparatively weak during the recession of the early 1990s and its aftermath. In 2001, Canadian households on average spent proportionately less of their before-tax incomes on housing than in 1996.[2]

INCOME AND SHELTER COST GROWTH, 1991-1996

In the first half of the 1990s, shelter costs increased at a faster rate than household incomes. Average shelter costs increased 11.1% in Canada, while average before-tax household incomes grew only 6.3% between 1990 and 1995 (see Table 1).[3] The average shelter-cost-to-income ratio (STIR) for all households rose from 21% in 1991 to 22% in 1996 (see Table 2 and Figure 2).

For renters, the disparity between increases in shelter costs and income growth was considerably more pronounced. Shelter costs increased by 10.2%, household incomes by only 0.8%, raising the average STIR of renter households from 27 to 30%. Although owners fared better than renters, their 7.0% income growth still lagged the 11.0% rise in their shelter costs. As a result, the average STIR for owners climbed from 17% in 1991 to 18% in 1996.

Figure 1: Growth in Household Income and Shelter Cost by Tenure, Canada, 1991-2001



Source: CMHC (census-based housing indicators and data)

During this period, average shelter costs grew faster than average incomes in all provinces and territories except Manitoba and Saskatchewan. The gap between income and shelter cost growth was greatest in the Yukon and British Columbia, where increases of more than 20% in spending on shelter offset stronger-than-average income gains. In Manitoba and Saskatchewan, a combination of above-average income growth and below-average shelter cost increases left average STIRs in 1996 unchanged from 1991 levels.

In Manitoba and Saskatchewan, the average incomes and shelter costs of renter and owner households exhibited divergent trends. As was the case in all other provinces, renter households in these two provinces saw their shelter costs rise faster than their incomes. It was only among owners that income growth outpaced increases in shelter costs. In all other provinces, the shelter costs of owners grew more rapidly than their incomes.[4]

All cost and income data are unadjusted for inflation. Census data used in analyses of shelter costs and incomes exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Because of these exclusions, data presented here differ from the income figures presented in Table 3 of Issue 1 of the *2001 Census Housing Series*.

Reference dates for income and shelter cost data collected by the Census of Canada differ. Income data refer to the calendar year preceding the census, while shelter cost data give expenses for the current year. Data from the 1991 and 1996 censuses therefore describe shelter costs in 1991 and 1996, and household incomes in 1990 and 1995. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing current shelter costs to incomes from the previous year.

Owner incomes also grew faster than shelter costs in the former Northwest Territories.

2007-00806

Table 1: Growth in Average Household Incomes and Shelter Costs, 1991-2001 (per cent)[1]

	All Households				Owners				Renters			
	% Change in Average Household Income[2]		% Change in Average Shelter Cost[3]		% Change in Average Household Income[2]		% Change in Average Shelter Cost[3]		% Change in Average Household Income[2]		% Change in Average Shelter Cost[3]	
	1990-95	1995-00	1991-96	1996-01	1990-95	1995-00	1991-96	1996-01	1990-95	1995-00	1991-96	1996-01
CANADA	6.3	19.7	11.1	11.1	7.0	18.7	11.0	11.2	0.8	16.9	10.2	9.4
Newfoundland and Labrador	4.4	12.4	11.8	10.7	5.9	13.2	12.8	12.6	-1.8	5.5	8.1	3.7
Prince Edward Island	9.3	14.1	15.2	9.5	11.0	13.8	16.8	10.4	4.7	11.9	10.3	7.1
Nova Scotia	4.7	16.8	7.9	11.9	6.1	17.4	7.9	12.5	-2.0	13.7	8.3	9.9
New Brunswick	7.5	14.8	12.8	12.9	8.2	14.9	13.7	14.2	2.9	12.6	10.0	9.3
Quebec	5.0	16.8	7.7	5.2	5.7	16.0	6.5	4.9	0.2	16.6	8.3	5.3
Ontario	4.8	22.7	10.4	11.0	6.0	20.7	9.9	9.6	-1.6	19.1	10.7	11.2
Manitoba	8.7	16.7	7.9	11.2	9.2	16.3	7.8	12.3	2.2	13.4	6.7	7.6
Saskatchewan	9.9	16.1	4.6	18.8	11.5	14.9	3.9	18.5	3.3	13.2	6.5	17.4
Alberta	8.6	25.4	8.9	20.5	7.3	23.4	8.8	18.9	1.7	24.3	4.9	21.9
British Columbia	9.7	13.9	22.4	11.9	9.1	13.4	25.2	13.9	7.5	12.9	16.6	6.6
Yukon Territory	9.3	8.9	23.8	3.2	10.9	9.8	24.3	2.4	1.6	-1.7	19.6	2.2
Northwest Territories	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Nunavut[4]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
N.W.T. and Nunavut combined	9.3	9.8	14.5	8.1	14.2	7.1	11.3	5.4	-0.6	8.1	8.5	6.5
All CMAs	5.5	21.2	9.8	10.5	5.6	19.6	9.0	9.6	0.2	18.2	9.4	9.5
St. John's	2.4	13.7	8.2	6.0	2.6	13.6	8.4	6.4	-2.3	7.4	7.4	2.6
Halifax	4.0	17.1	5.2	8.6	4.3	17.1	3.7	8.0	-2.3	12.6	5.8	9.0
Saint John	6.5	16.1	9.9	10.3	6.9	16.2	10.1	10.3	-2.5	11.2	6.4	9.1
Saguenay	1.1	14.9	5.2	3.2	2.2	14.2	4.6	2.7	-3.3	13.9	5.7	3.6
Québec City	5.3	13.4	7.7	2.1	6.0	12.4	6.2	0.8	-0.4	15.7	9.0	4.3
Sherbrooke	7.0	14.5	7.7	5.7	8.8	12.2	8.0	3.7	0.9	16.4	6.2	7.4
Trois-Rivières	6.5	11.9	6.6	3.3	7.8	11.0	4.7	2.3	-0.8	11.2	8.7	3.7
Montréal	4.2	18.7	6.0	5.1	3.9	17.6	3.4	3.9	0.0	18.0	7.9	5.2
Ottawa-Gatineau	4.9	24.1	9.0	4.9	4.5	22.0	5.5	2.8	-2.7	22.7	12.3	7.2
Gatineau	3.7	16.3	8.6	1.1	3.5	16.6	7.0	0.3	-1.4	15.4	9.5	2.6
Ottawa	5.3	26.4	9.1	6.2	4.7	23.4	4.8	3.6	-2.8	25.3	13.1	9.0
Kingston	5.8	16.0	13.0	4.0	6.0	14.7	11.0	1.7	-0.4	12.1	15.2	7.7
Oshawa	5.5	18.9	6.3	8.7	6.8	16.9	6.2	7.1	-4.4	13.1	3.9	7.9
Toronto	2.4	26.4	8.0	12.8	3.6	23.4	7.4	9.8	-2.8	21.4	8.3	14.6
Hamilton	6.9	19.5	10.3	10.3	8.3	17.6	9.1	9.3	-0.6	14.8	11.8	9.0
St. Catharines-Niagara	5.2	16.9	11.7	10.9	6.5	15.6	11.6	11.2	0.2	15.3	12.0	8.2
Kitchener	7.5	22.3	8.0	11.3	8.2	19.4	6.9	9.3	2.0	20.0	9.5	11.9
London	6.1	16.6	14.4	6.5	6.0	15.3	13.8	6.3	-0.5	11.9	12.9	4.2
Windsor	16.0	21.3	22.2	15.4	17.3	19.1	22.7	16.2	8.5	19.7	19.7	10.3
Greater Sudbury	3.0	10.7	12.9	2.8	6.1	7.5	13.2	2.1	-5.5	12.6	13.6	1.2
Thunder Bay	6.2	11.6	15.1	5.7	6.3	11.0	15.3	6.0	0.6	3.7	13.7	2.0
Winnipeg	7.8	17.7	6.8	10.0	7.8	17.3	6.2	10.8	0.9	15.2	6.3	6.5
Regina	7.0	16.3	2.9	15.9	8.1	15.0	2.2	14.5	-0.3	13.6	4.8	17.4
Saskatoon	8.4	17.4	2.7	20.7	9.7	14.8	0.2	19.2	0.8	15.2	7.6	20.5
Calgary	8.7	29.8	6.6	22.1	6.8	25.4	6.1	18.2	0.7	29.6	2.2	27.7
Edmonton	6.1	23.2	8.8	15.0	4.1	21.7	8.7	13.6	-1.7	23.1	3.6	16.8
Abbotsford	7.3	14.3	26.5	12.1	9.1	14.2	30.5	14.9	1.9	15.5	15.0	3.3
Vancouver	9.1	16.5	19.7	11.8	7.4	15.5	23.1	13.2	8.7	15.3	13.2	8.1
Victoria	11.3	11.2	23.6	7.6	10.9	10.5	27.7	10.0	9.2	10.9	15.9	2.6

[1] Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.

[2] Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year.

[3] Average shelter costs exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

[4] In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided for both 1996 and 2001.

Source: CMHC (census-based housing indicators and data).

Table 2: Average Shelter-Cost-to-Income Ratios (STIRS), 1991-2001 (per cent)[1]

	Total households			Owners			Renters		
	1991	1996	2001	1991	1996	2001	1991	1996	2001
CANADA	21	22	21	17	18	18	27	30	28
Newfoundland and Labrador	16	18	19	14	15	16	26	29	30
Prince Edward Island	19	20	19	15	16	16	28	29	28
Nova Scotia	20	21	20	16	17	17	28	31	31
New Brunswick	18	19	19	15	16	16	27	28	28
Quebec	21	23	21	18	18	17	27	29	27
Ontario	21	23	22	18	19	19	27	31	29
Manitoba	20	20	20	16	16	16	27	28	27
Saskatchewan	19	19	20	16	15	16	26	27	28
Alberta	20	21	20	17	18	18	26	27	27
British Columbia	21	23	23	16	19	19	29	32	30
Yukon Territory	18	20	20	16	18	17	20	25	26
Northwest Territories	n/a	n/a	18	n/a	n/a	17	n/a	n/a	20
Nunavut[2]	n/a	n/a	14	n/a	n/a	18	n/a	n/a	13
N.W.T. and Nunavut combined	16	16	17	17	17	18	15	16	16
All CMAs	22	24	22	18	19	19	27	30	28
St. John's	20	22	21	17	18	18	27	31	30
Halifax	22	23	22	18	18	17	28	31	30
Saint John	19	20	20	15	16	16	26	28	27
Saguenay	20	21	20	17	17	16	25	28	26
Québec City	22	23	21	17	18	16	27	29	27
Sherbrooke	23	23	22	18	18	17	28	29	27
Trois-Rivières	21	22	21	17	17	16	27	29	27
Montréal	24	25	22	19	20	18	27	30	27
Ottawa-Gatineau	21	23	21	18	19	17	26	30	27
Gatineau	21	23	20	18	19	17	26	29	27
Ottawa	22	23	21	18	19	17	26	30	27
Kingston	21	24	22	18	19	18	27	32	31
Oshawa	22	23	22	20	20	19	28	31	30
Toronto	23	25	24	20	21	20	27	31	29
Hamilton	21	23	22	19	19	19	27	31	30
St. Catharines-Niagara	20	22	22	17	18	19	28	32	30
Kitchener	22	23	21	19	19	18	26	29	28
London	21	24	22	17	19	18	27	31	30
Windsor	20	21	21	16	17	18	28	31	30
Greater Sudbury	20	22	21	17	17	18	27	31	29
Thunder Bay	19	21	20	16	17	17	26	30	30
Winnipeg	21	21	20	17	17	17	28	30	28
Regina	20	20	20	17	16	16	27	28	30
Saskatoon	22	21	22	18	17	18	28	30	31
Calgary	22	22	21	18	19	19	27	28	27
Edmonton	21	22	21	17	18	18	27	28	27
Abbotsford	21	24	24	18	20	21	29	32	29
Vancouver	23	25	24	18	20	21	30	32	30
Victoria	22	24	23	17	19	19	31	33	31

[1] Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Average STIRs exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services. Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing current shelter costs to incomes from the previous year.

[2] In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided for both 1996 and 2001.

Source: CMHC (census-based housing indicators and data)

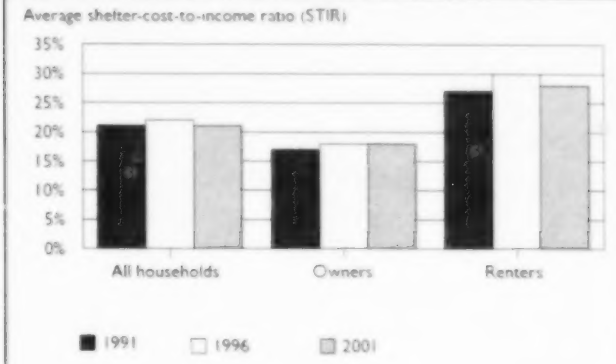
INCOME AND SHELTER COST GROWTH, 1996-2001

In the second half of the 1990s, income growth accelerated, while shelter cost increases matched the pace of the first half of the 1990s. From 1995 to 2000, average before-tax household incomes in Canada as a whole rose 19.7%, surpassing by a wide margin growth in average shelter costs of 11.1% between 1996 and 2001. The average STIR for all households fell from 22% back to the 1991 level of 21%.

Improvement in income growth was particularly notable for renters. After a gain of less than one per cent between 1990 and 1995, renters saw their average household incomes rise 16.9% between 1995 and 2000. In conjunction with a 9.4% increase in average shelter costs, the acceleration in income growth reduced the average STIR for renters from 30% in 1996 to 28% in 2001, just above the 1991 level of 27%. The average STIR for owners did not show a similar drop. In 2001 it stood at 18%, matching the 1996 average, this despite income growth of 18.7% between 1995 and 2000 and a shelter cost increase of only 11.2%. [5]

Average household incomes rose faster than average shelter costs in all provinces and territories except Saskatchewan. The difference was greatest in Ontario, where incomes increased 22.7%, shelter costs just 11.0%. The gap was almost as big in Quebec, largely because shelter costs grew at less than half the national rate. In Alberta, income growth was even stronger (25.4%) than in Ontario, but households there experienced the largest rise in shelter costs (20.5%) of any province or territory. The increase in average shelter costs in Saskatchewan was also large, second only to that in Alberta and more than enough to offset moderate income growth. Saskatchewan was one of only two provinces, Newfoundland being the other, in which the average STIR rose.

Figure 2: Average STIRs by Tenure, Canada, 1991-2001



Source: CMHC (census-based housing indicators and data)

Between 1996 and 2001, the average STIRs of renter households fell or were steady in most provinces and territories, rising only in Newfoundland, Saskatchewan and the Yukon. In both Saskatchewan and the Yukon, growth in average incomes lagged increases in average shelter costs. In all other provinces and territories, the average incomes of renter households grew faster than their shelter costs. The difference in growth rates was greatest in Quebec, a result of very modest shelter cost increases and income growth that approached the national average. In Alberta, shelter cost increases for renters between 1996 and 2001 were the largest in the country (21.9%) but were more than offset by strong income growth (24.3%). Among provinces, Alberta, Quebec and Manitoba had the lowest average renter STIRs in 2001. Only the territories had lower renter STIRs.

[5] Although counterintuitive at first glance, the fact that average income growth for all households (19.7%) exceeded that for both owners (18.7%) and renters (16.9%) reflects the large jump in the proportion of households owning in 2001 in comparison to 1996. Average household income can be thought of as a weighted average of the incomes of owner and renter households and, as such, can grow because the incomes of owners or renters grow or because the relative proportion of owners and renters shifts in favour of the high-income group (owners). Between 1996 and 2001, a substantial rise in the proportion of owner households pushed the growth rate of average household income above the individual rates for owners and renters. The increase in the proportion of owner households is also the explanation for how the average STIR for all households could return to the 1991 level in 2001, while STIRs for owners and renters remained above their 1991 levels. The rise in the ownership rate is discussed later in the section on the economic backdrop.

Despite improvements in the late 1990s, renter households in 2001 spent a considerably higher proportion of their before-tax incomes on shelter than owners. In most provinces, differences in the average STIRs of owners and renters amounted to 10 percentage points or more. This disparity largely reflected underlying income differences. Average incomes of owner households were anywhere from two-thirds higher to nearly double those of renters depending on the province (see Appendix tables). By comparison, differences in average shelter costs by tenure were narrow, especially in the Atlantic provinces. In the other provinces, the average shelter costs of owners were 20 to 30% higher than those of renters, the exceptions being Quebec (31.4%) and British Columbia (17.6%).

Between 1996 and 2001, the average STIRs of owner households did not decline to the same extent as renters. In fact, Quebec and the Yukon were the only two places where the average STIRs of owners fell. In both these cases, average incomes increased faster than average shelter costs, as they did in all other provinces and territories except Saskatchewan and British Columbia. In these latter two provinces, income growth was below average, shelter cost increases well above average. The rise in owner shelter costs was even greater in Alberta than in Saskatchewan and British Columbia, but was more than offset by the strongest income growth in the country (23.4%). The gap between growth in incomes and shelter costs was largest in Quebec, followed closely by Ontario. Owners in Newfoundland, Prince Edward Island, New Brunswick, Manitoba and Saskatchewan paid less proportionately of their incomes on shelter than owners in other parts of Canada.

METROPOLITAN DETAILS

In the great majority of Census Metropolitan Areas (CMAs), household incomes, shelter costs and average shelter-cost-to-income ratios exhibited the same broad patterns as at the national level.[5]

- Except in a handful of Prairie centres, average shelter costs increased faster than average household incomes in the first half of the 1990s.
- In the second half of the 1990s, average incomes grew more rapidly than average shelter costs in all metropolitan areas but Saskatoon. Income growth was strongest in Alberta and Southern Ontario. The average incomes of owner and renter households each rose by more than 20% in Calgary, Toronto, Ottawa-Gatineau and Edmonton.
- Average shelter-cost-to-income ratios fell or were unchanged between 1996 and 2001 in all centres but Saskatoon, where the average STIR rose slightly. The average STIRs of renter households generally showed more improvement in the late 1990s than those of owners.
- In 2001, average STIRs for renter households were lowest in CMAs in the province of Quebec and in Calgary and Edmonton, two CMAs where vigourous income growth offset strong shelter cost increases. The lowest average STIRs for owner households were in CMAs with relatively modest shelter costs, most of them in Atlantic Canada or Quebec.

A CMA is an area consisting of one or more adjacent municipalities situated around a major urban core with a population of at least 100,000.

ECONOMIC BACKDROP

The strengthening of income growth relative to shelter costs in the late 1990s reflected improvement in the performance of the Canadian economy during the decade. As described in Issue 1 of the *2001 Census Housing Series*, job creation accelerated late in the 1990s, and income growth followed suit. During this period, the strongest employment growth by province occurred in Alberta, with Ontario in second place. It is no surprise then that metropolitan areas in Alberta and Southern Ontario, led by Calgary and Toronto, reported the highest growth in average household incomes in the late 1990s.

While the resurgent economy generated additional income for Canadian households, mortgage rate declines through much of the 1990s helped limit shelter cost increases for owners. Attractive mortgage rates and growing incomes convinced many households to buy homes. Between 1996 and 2001, the rate of home ownership increased from 63.6% to 65.8%, the largest rise for any five-year intercensal period dating back to 1971.[7] The magnitude of this rise strongly suggests that many households renting homes in 1996 had bought homes by 2001.

An influx of large numbers of renters into the ownership ranks could be one reason for the limited improvement – in comparison to renters – of the average STIRs of owner households between 1996 and 2001. For Canada as a whole, the average STIR of owner households was unchanged, even though income growth exceeded growth in shelter costs. If such new owners spent relatively high proportions of their incomes on shelter, their high STIRs could offset the lower, declining STIRs of other owners.[8]

Judging from changes in incomes and STIRs during the 1990s, renter households were more affected by economic fluctuations than owner households. Negligible growth in renter incomes in the early 1990s gave way to substantial increases in the second half of the decade once the economy improved. Since renters on average are younger than owners and hence have less experience in the labour market, their greater sensitivity to economic cycles is understandable.

---

[7] No households were excluded when computing ownership rates. As noted previously, shelter cost and income data presented elsewhere in this issue exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.

[8] In theory, the proportion of income spent by an owner household on shelter should decline in the years following purchase since mortgage payments are fixed, at least for the term of the mortgage, while incomes can rise through cost-of-living adjustments and career advancement.

SUMMARY

In the late 1990s, in contrast to the first half of the decade, average household incomes grew faster than average shelter costs. As the economy recovered from recession early in the decade, producing strong employment gains by the late 1990s, income growth accelerated. As a result, households spent proportionately less of their before-tax incomes on housing in 2001 than in 1996. Renters showed greater susceptibility than owners to the variation in economic performance during the decade.

The improvement in income growth relative to shelter cost increases was a major factor behind the improvements in housing conditions documented in other issues of the *2001 Census Housing Series*. Issue 2 of the *2001 Census Housing Series* showed that the percentage of Canadian households in core housing need rose between 1991 and 1996 and dropped from 1996 to 2001. A similar rise and fall in the incidence of households in housing that did not meet the affordability criterion was described in the third issue of the series.

Appendix Table 1: Average Household Incomes and Shelter Costs, All Households, 1991, 1996, and 2001

	Number of Households[1] (000s)			Average Annual Income[2] ($)			Average Monthly Shelter Cost[3] ($)		
	1991	1996	2001	1990	1995	2000	1991	1996	2001
CANADA	9,371.7	10,027.8	10,805.6	47,944	50,958	60,976	619	688	764
Newfoundland and Labrador	169.8	177.8	181.7	40,730	42,516	47,790	416	465	515
Prince Edward Island	41.7	45.1	48.1	39,359	43,004	49,082	453	522	572
Nova Scotia	309.6	323.1	339.7	41,357	43,304	50,585	505	545	610
New Brunswick	243.3	255.7	268.8	39,851	42,823	49,156	429	484	547
Quebec	2,479.9	2,621.6	2,812.8	42,550	44,661	52,175	548	590	620
Ontario	3,433.9	3,680.3	3,981.5	54,211	56,805	69,696	729	805	893
Manitoba	364.1	374.6	389.8	41,927	45,581	53,186	518	559	622
Saskatchewan	304.4	314.4	323.1	40,179	44,174	51,304	479	501	595
Alberta	828.7	891.2	1,014.2	49,102	53,311	66,868	619	674	812
British Columbia	1,171.4	1,315.4	1,416.7	48,666	53,363	60,783	617	755	845
Yukon Territory	9.3	10.2	10.2	54,243	59,309	64,583	626	775	800
Northwest Territories	n/a	n/a	12.0	n/a	n/a	74,017	n/a	n/a	931
Nunavut[4]	n/a	n/a	7.1	n/a	n/a	57,474	n/a	n/a	627
N.W.T. and Nunavut combined	15.7	18.3	19.1	56,533	61,803	67,876	661	757	818
All CMAs	6,013.6	6,461.1	7,048.9	51,533	54,349	65,846	696	764	844
St. John's	53.5	57.6	62.1	48,956	50,120	57,006	608	658	697
Halifax	114.0	121.1	137.5	48,359	50,309	58,899	660	694	754
Saint John	43.8	44.8	46.3	43,059	45,873	53,279	493	542	598
Saguenay	53.8	55.6	58.9	43,169	43,657	50,156	521	548	565
Québec City	242.9	260.7	282.2	43,622	45,934	52,109	561	604	617
Sherbrooke	52.6	57.0	62.8	38,140	40,818	46,755	507	546	577
Trois-Rivières	51.4	53.8	56.4	38,885	41,426	46,372	483	515	532
Montréal	1,169.2	1,251.1	1,344.7	45,553	47,447	56,331	629	667	701
Ottawa-Gatineau	334.5	366.7	399.3	56,387	59,175	73,411	757	825	866
Gatineau	80.3	89.1	99.4	49,812	51,652	60,052	652	708	716
Ottawa	254.2	277.6	299.9	58,465	61,588	77,839	791	863	916
Kingston	48.8	51.9	55.2	48,783	51,619	59,890	653	738	767
Oshawa	79.6	89.6	100.5	57,155	60,319	71,748	857	911	990
Toronto	1,302.0	1,400.3	1,548.5	62,014	63,475	80,261	871	941	1,062
Hamilton	211.4	224.3	241.0	52,260	55,866	66,756	711	784	865
St. Catharines-Niagara	129.8	136.7	143.6	46,499	48,908	57,157	592	661	733
Kitchener	123.1	134.4	147.6	51,576	55,440	67,825	716	773	860
London	138.9	147.0	163.6	49,470	52,501	61,216	652	746	794
Windsor	92.5	100.3	112.7	48,683	56,461	68,461	573	700	808
Greater Sudbury	55.1	58.9	59.9	50,089	51,615	57,122	612	691	710
Thunder Bay	45.4	47.0	47.3	49,313	52,357	58,418	571	657	694
Winnipeg	241.7	249.2	259.4	44,151	47,601	56,038	571	610	671
Regina	68.6	70.9	73.1	47,162	50,447	58,648	582	599	694
Saskatoon	74.9	79.4	84.2	43,291	46,920	55,074	566	581	701
Calgary	264.7	291.2	341.5	54,363	59,075	76,692	714	761	929
Edmonton	290.4	301.7	338.5	49,045	52,039	64,116	624	679	781
Abbotsford	36.4	43.5	47.8	47,460	50,902	58,178	631	798	894
Vancouver	580.7	644.8	707.2	52,505	57,285	66,747	714	855	956
Victoria	113.9	121.9	127.2	47,037	52,341	58,221	623	770	828

Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Figures may not add due to rounding. Estimated household counts have been rounded to the nearest hundred. Average incomes and shelter costs are based on the non-rounded counts.

Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year.

Average shelter costs exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

[4] In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided for both 1996 and 2001.

Source: CMHC (census-based housing indicators and data)

Appendix Table 2: Average Household Incomes and Shelter Costs, Owner Households, 1991, 1996, and 2001

	Number of Households[1] (000s)			Average Annual Income[2] ($)			Average Monthly Shelter Cost[3] ($)		
	1991	1996	2001	1990	1995	2000	1991	1996	2001
CANADA	5,925.5	6,494.0	7,229.7	56,676	60,633	71,946	665	738	821
Newfoundland and Labrador	134.8	139.5	143.9	43,533	46,117	52,191	406	458	516
Prince Edward Island	30.7	32.7	35.4	43,894	48,722	55,463	453	529	584
Nova Scotia	221.9	233.1	245.8	46,043	48,856	57,353	509	549	617
New Brunswick	181.9	191.9	203.2	44,211	47,850	54,958	432	491	561
Quebec	1,399.1	1,519.3	1,658.1	52,558	55,545	64,434	616	656	688
Ontario	2,212.1	2,410.6	2,748.9	63,787	67,620	81,584	791	869	952
Manitoba	242.2	255.4	271.2	49,324	53,868	62,650	551	594	667
Saskatchewan	209.3	217.0	230.8	46,297	51,623	59,327	507	527	625
Alberta	527.0	607.3	719.3	58,187	62,427	77,054	668	727	864
British Columbia	756.0	873.7	958.1	56,528	61,669	69,913	622	779	888
Yukon Territory	5.5	6.5	7.0	60,696	67,297	73,889	670	833	853
Northwest Territories	n/a	n/a	6.5	n/a	n/a	87,919	n/a	n/a	1,065
Nunavut[4]	n/a	n/a	1.7	n/a	n/a	82,703	n/a	n/a	1,041
N.W.T. and Nunavut combined	5.0	7.1	8.2	70,952	81,057	86,833	904	1,006	1,060
All CMAs	3,499.3	3,893.1	4,432.2	63,925	67,528	80,740	784	854	936
St. John's	36.4	39.8	44.0	57,938	59,471	67,543	657	712	757
Halifax	67.4	74.9	87.2	58,767	61,296	71,763	722	749	809
Saint John	28.1	30.0	31.7	51,408	54,941	63,830	534	588	649
Saguenay	33.5	34.9	37.6	52,101	53,268	60,840	582	609	625
Québec City	132.4	146.8	159.4	55,756	59,093	66,424	645	685	690
Sherbrooke	26.6	29.4	33.3	50,569	54,996	61,680	591	638	662
Trois-Rivières	28.5	30.8	32.9	49,603	53,479	59,374	558	584	598
Montréal	560.6	628.9	692.6	60,978	63,384	74,561	772	798	829
Ottawa-Gatineau	189.7	221.7	251.0	70,851	74,034	90,357	876	924	950
Gatineau	49.0	56.4	62.9	60,835	62,983	73,450	746	798	801
Ottawa	140.6	165.3	188.1	74,343	77,806	96,008	922	966	1,000
Kingston	29.4	32.5	36.1	59,718	63,309	72,612	726	806	819
Oshawa	56.4	65.0	76.9	64,952	69,358	81,108	934	992	1,062
Toronto	768.8	839.5	1,002.4	76,009	78,709	97,091	983	1,056	1,159
Hamilton	139.0	149.4	168.4	62,182	67,328	79,195	790	862	942
St. Catharines-Niagara	94.0	98.5	106.5	52,875	56,306	65,067	620	692	770
Kitchener	76.9	85.6	99.9	62,236	67,361	80,413	802	857	936
London	81.5	90.5	105.3	61,526	65,197	75,187	723	823	875
Windsor	64.6	70.4	82.4	56,782	66,628	79,351	604	741	861
Greater Sudbury	35.8	37.9	40.3	60,142	63,796	68,606	674	763	779
Thunder Bay	31.4	33.3	34.8	57,510	61,143	67,863	603	695	737
Winnipeg	152.6	163.0	172.5	53,916	58,134	68,201	627	666	738
Regina	45.8	47.9	50.9	56,477	61,043	70,228	640	654	749
Saskatoon	46.3	50.0	55.8	53,380	58,547	67,221	639	640	763
Calgary	162.9	194.0	244.3	66,539	71,089	89,110	791	839	992
Edmonton	174.3	198.0	227.8	60,294	62,739	76,364	691	751	853
Abbotsford	26.6	31.4	34.4	52,449	57,221	65,352	642	838	963
Vancouver	339.2	392.0	442.2	64,157	68,894	79,596	746	918	1,039
Victoria	70.4	77.1	81.8	56,355	62,490	69,059	628	802	882

Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Figures may not add due to rounding. Estimated household counts have been rounded to the nearest hundred. Average incomes and shelter costs are based on the non-rounded counts.

Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year.

Average shelter costs exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided for both 1996 and 2001.

Source: CMHC (census-based housing indicators and data)

Appendix Table 3: Average Household Incomes and Shelter Costs, Renter Households, 1991, 1996, and 2001

	Number of Households[1] (000s)			Average Annual Income[2] ($)			Average Monthly Shelter Cost[3] ($)		
	1991	1996	2001	1990	1995	2000	1991	1996	2001
CANADA	3,446.3	3,533.8	3,576.0	32,929	33,177	38,797	538	593	649
Newfoundland and Labrador	35.0	38.3	37.8	29,935	29,409	31,037	455	492	510
Prince Edward Island	11.0	12.5	12.7	26,741	27,995	31,320	455	502	538
Nova Scotia	87.7	90.0	93.9	29,506	28,919	32,873	496	537	590
New Brunswick	61.3	63.8	65.6	26,916	27,690	31,177	419	461	504
Quebec	1,080.8	1,102.3	1,154.7	29,597	29,659	34,574	459	497	523
Ontario	1,221.8	1,269.7	1,232.7	36,872	36,273	43,188	616	682	759
Manitoba	121.9	119.3	118.7	27,228	27,834	31,555	451	481	518
Saskatchewan	95.1	97.5	92.2	26,704	27,589	31,225	416	443	520
Alberta	301.8	283.9	294.9	33,237	33,810	42,022	532	558	680
British Columbia	415.3	441.7	458.7	34,355	36,936	41,710	607	708	754
Yukon Territory	3.8	3.8	3.3	44,853	45,555	44,784	562	672	687
Northwest Territories	n/a	n/a	5.5	n/a	n/a	57,643	n/a	n/a	763
Nunavut[4]	n/a	n/a	5.4	n/a	n/a	49,372	n/a	n/a	488
N.W.T. and Nunavut combined	10.7	11.2	10.9	49,849	49,527	53,561	543	589	627
All CMAs	2,514.3	2,568.0	2,616.8	34,287	34,369	40,618	573	626	686
St. John's	17.2	17.8	18.1	29,901	29,202	31,368	499	536	550
Halifax	46.6	46.2	50.3	33,284	32,511	36,593	570	603	657
Saint John	15.7	14.8	14.7	28,161	27,458	30,542	419	446	487
Saguenay	20.3	20.8	21.3	28,440	27,512	31,344	418	442	458
Québec City	110.5	113.9	122.8	29,083	28,974	33,525	458	499	521
Sherbrooke	26.0	27.6	29.5	25,443	25,679	29,878	420	446	479
Trois-Rivières	22.9	23.0	23.4	25,498	25,282	28,102	389	423	439
Montréal	608.7	622.2	652.2	31,347	31,338	36,971	496	535	563
Ottawa-Gatineau	144.8	145.0	148.4	37,444	36,449	44,740	600	674	723
Gatineau	31.3	32.6	36.6	32,531	32,062	37,009	503	551	566
Ottawa	113.5	112.3	111.8	38,798	37,723	47,268	627	709	773
Kingston	19.4	19.4	19.1	32,181	32,053	35,917	540	622	670
Oshawa	23.2	24.6	23.6	38,150	36,486	41,278	668	694	749
Toronto	533.2	560.8	546.1	41,834	40,668	49,369	707	766	878
Hamilton	72.4	74.9	72.6	33,226	33,016	37,918	559	625	681
St. Catharines-Niagara	35.9	38.2	37.1	29,790	29,853	34,433	518	580	627
Kitchener	46.2	48.8	47.7	33,823	34,511	41,430	571	625	699
London	57.4	56.5	58.3	32,343	32,170	36,002	550	621	647
Windsor	27.9	29.8	30.3	29,895	32,438	38,812	502	601	663
Greater Sudbury	19.2	21.0	19.5	31,368	29,638	33,377	494	561	568
Thunder Bay	13.9	13.7	12.5	30,821	30,992	32,133	496	564	576
Winnipeg	89.1	86.1	86.9	27,415	27,663	31,877	473	503	536
Regina	22.8	23.0	22.3	28,425	28,350	32,201	462	484	568
Saskatoon	28.5	29.4	28.4	26,912	27,127	31,241	446	480	578
Calgary	101.8	97.3	97.2	34,877	35,112	45,488	590	603	770
Edmonton	116.2	103.8	110.7	32,172	31,625	38,922	521	540	631
Abbotsford	9.8	12.1	13.5	33,873	34,505	39,843	602	692	715
Vancouver	241.5	252.7	265.0	36,139	39,278	45,304	668	756	817
Victoria	43.5	44.8	45.4	31,952	34,888	38,686	616	714	733

Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Figures may not add due to rounding. Estimated household counts have been rounded to the nearest hundred. Average incomes and shelter costs are based on the non-rounded counts.

Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year.

Average shelter costs exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided for both 1996 and 2001.

Source: CMHC (census-based housing indicators and data)

ACKNOWLEDGEMENTS

CMHC provides funding for housing content on the Census of Canada and on Statistics Canada surveys. Statistics Canada information is used with the permission of Statistics Canada. Users are forbidden to copy and redisseminate data for commercial purposes, either in an original or modified form, without the express permission of Canada Mortgage and Housing Corporation and, where applicable, Statistics Canada. More information on Statistics Canada data can be obtained from its Regional Offices, at **http://www.statcan.ca**, or at 1-800-263-1136.

Authors Roger Lewis and Lance Jakubec, Housing Indicators and Demographics, Policy and Research Division, Canada Mortgage Housing Corporation.

For further information on CMHC's 2001 Census-based housing data, or to comment on this study or convey suggestions for further research, please contact:

John Engeland, Policy and Research Division, Canada Mortgage and Housing Corporation, 700 Montreal Road, Ottawa, K1A 0P7

Housing Research at CMHC

Under Part IX of the *National Housing Act*, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research.

This fact sheet is one of a series intended to inform you of the nature and scope of CMHC's research.

To find more *Research Highlights* plus a wide variety of information products, visit our Web site at

www.cmhc.ca

or contact:

Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
K1A 0P7

Phone: 1 800 668-2642
Fax: 1 800 245-9274

OUR WEB SITE ADDRESS: www.cmhc.ca

Although this information product reflects housing experts' current knowledge, it is provided for general information purposes only. Any reliance or action taken based on the information, materials and techniques described are the responsibility of the user. Readers are advised to consult appropriate professional resources to determine what is safe and suitable in their particular case. CMHC assumes no responsibility for any consequence arising from use of the information, materials and techniques described.